NOTICE:

Please be advised that this corrected document is filed in connection with the redaction of certain potentially confidential personal information in a document previously filed in your bankruptcy case by the creditor identified herein. This corrected document is otherwise identical to the original document in all respects. The substance of the document has not been changed in any way.

B 10 (Official Form 10) (12/11)

B 10 (Official Form 10) (12/11)			T			
United States Bankruptcy	COURT Middle DISTRICT OF P	'ennsylvania	PROOF OF CLAIM			
Name of Debtor:STEPHEN & KERI	SHANEBERGER	Case Number: 12-06415				
NOTE: De not use this form to make a	This for an electrical strategy and the strategy	a - Can tha handan thing Van				
	claim for an administrative expense that arise. yment of an administrative expense according t					
, . -	ntity to whom the debtor owes money or proper	rty):	1			
PNC Bank	1		COURT USE ONLY			
Name and address where notices should PNC Bank	be sent:		☐ Check this box if this claim amends a previously filed claim.			
PO Box 94982			Court Claim Number:			
Cleveland, OH 44101 Telephone number:	email:		(If known)			
1-866-622-2657 EXT. 68110	Filed on:					
Name and address where payment shoul	d be sent (if different from above):		☐ Check this box if you are aware that			
			anyone else has filed a proof of claim relating to this claim. Attach copy of			
			statement giving particulars.			
Telephone number:	email:					
1. Amount of Claim as of Date Case F	Filed: \$ 24,806.07		1			
If all or part of the claim is secured, com	plete item 4.					
If all or part of the claim is entitled to priority, complete item 5.						
D'Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.						
2. Basis for Claim: MONEY LOAN						
(See instruction #2)						
	2 814		*			
3. Last four digits of any number by which creditor identifies debtor:	3a. Debtor may have scheduled account a	s: 3b. Uniform Claim Identif	ier (opuonai):			
3 6 1 0	(See instruction #3a)	(See instruction #3b)				
4. Secured Claim (See instruction #4)		Amount of arrearage and included in secured claim,	other charges, as of the time case was filed,			
Check the appropriate box if the claim is	s secured by a lien on property or a right of	meiaded in secured ciaim,	n any.			
setoff, attach required redacted documen	\$					
Nature of property or right of setoff: Describe: 2011 KIA SPORTAGE	□ Real Estate □ Motor Vehicle □ Other	Basis for perfection: AUT				
Value of Property: \$ 20,000.00	=	Amount of Secured Claim	: \$_24,806.07			
	_					
Annual Interest Rate 7.09 % Tixe (when case was filed)	ed or □Variable	Amount Unsecured:	5			
5. Amount of Claim Entitled to Priori the priority and state the amount.	ity under 11 U.S.C. §507(a). If any part of the	he claim falls into one of the follo	owing categories, check the box specifying			
	II Wasaa salarias ar aammissians (ve	to \$11,725*) ☐ Contribution	and to an			
☐ Domestic support obligations under 1 U.S.C. §507(a)(1)(A) or (a)(1)(B).	earned within 180 days before the case v	was filed or the employee ben				
	debtor's business ceased, whichever is e 11 U.S.C. §507 (a)(4).	arlier – 11 U.S.C. §50	7 (a)(5). Amount entitled to priority:			
7 II. 4. #2 (00* -6.1	* * * * * * * * * * * * * * * * * * * *	ortal socia	ecify \$			
☐ Up to \$2,600* of deposits toward purchase, lease, or rental of property or	☐ Taxes or penalties owed to governme 11U.S.C. §507 (a)(8).	ental units − ☐ Other − Sp applicable par				
services for personal, family, or househouse – 11 U.S.C. §507 (a)(7).	old	11 U.S.C. §50	7 (a)().			
300, (0)(1).						
*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.						
C C IV. T			1			
6. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)						

7. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #7, and the definition of "redacted".) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain: 8. Signature: (See instruction #8) Check the appropriate box. ✓ I am the creditor. ☐ I am the creditor's authorized agent. ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am the trustee, or the debtor, (Attach copy of power of attorney, if any.) or their authorized agent. (See Bankruptcy Rule 3005.) (See Bankruptcy Rule 3004.) I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, exceptions to these general rules may apply.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Bankruptcy Specialist

Address and telephone number (if different from notice address above):

Fill in the federal judicial district in which the bankruptcy case was filed (for example, Central District of California), the debtor's full name, and the case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is at the top of the notice.

email:

Creditor's Name and Address:

Print Name: JUDY BORKEY

PNC Bank

Title:

Company:

Telephone number:

B 10 (Official Form 10) (12/11)

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on delivering health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if an interested party objects to the claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

3b. Uniform Claim Identifier:

If you use a uniform claim identifier, you may report it here. A uniform claim identifier is an optional 24-character identifier that certain large creditors use to facilitate electronic payment in chapter 13 cases.

4. Secured Claim:

JUDY BORKEY

(Signature)

Check whether the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

11/09/2012

(Date)

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

8. Date and Signature:

The individual completing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature is also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. If the claim is filed by an authorized agent, attach a complete copy of any power of attorney, and provide both the name of the individual filing the claim and the name of the agent. If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity to whom debtor owes a debt that was incurred before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

Claim

A claim is the creditor's right to receive payment for a debt owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien.

A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor must show only the last four digits of any social-security, individual's tax-identification, or financial-account number, only the initials of a minor's name, and only the year of any person's date of birth. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

___INFORMATION_

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the

(www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

court's PACER system

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.

POC ATTACHMENT NON REAL ESTATE

Debtor Name STEPHEN & KERI SHANEBERGER

Case number <u>12-06415</u>

Principal	<u>\$24,672.25</u>
Interest	<u>\$133.82</u>
Late charges	
Fees	
NSF	
Repo/Sale	
Past due payments	
	
TOTAL	<u>\$24,806.07</u>

PERCENTAGE RATE CHARGE	mount Financed ne amount of credit provided	Total of Payments The amount you will have paid after you have made all scheduled traverants	Total Sale Price The total cost of your purchase on credit including your downgayment	•
The cost of your credit as a yearly rate. The dollar amount the credit will cost you.	you or on your behalf.	have made all scheduled payments.	of \$	1
7.09 % \$ 7745.16 \$	28528.56	ş 36273.72	\$ 36273.72	
Your Payment Schedule will be: No. of Payments Amount of Payments 84 \$ 431.83 Monthly, beginnin Filling Fees: \$ 6,00 Late Charge: If a payment is late, you will be charged 2% of the See below and any other Contract documents for any addition	g 09/09/2011.	Prepayment: If you pay off early, you late for each month, or part of a month greater	than 10 days, that it remains unpaid.	
this Contract GATENAY_KIA_DE PURKER	JPWNoon		IF YOU DO NOT MEET YOUR CONTRACT OBLIGATIONS, YOU MAY LOSE THE MOTOR	
SELLER. DUAKERTOWN Name KERI BAHANEBERGER u are KERI BAHANEBERGER	PA 18951 Address	EN 1265HANEBERGER	VEHICLE AND PROPERTY THAT YOU BOUGHT WITH THIS CONTRACT, AND/OR MONEY ON DEPOSIT WITH THE ASSIGNEE. This Contract is between Seller and Buyer. All disclosures have been made by Seller. Seller	
PUYER(S). SAYLORSBURG PARME(S) here is more than one Buyer, each promises, separately and to	A 18353 SAYLOR Address(es) prether, to pay all sums due us a	Zip Code(s)	Intends to assign this Contract to the Assignee. Itemization of Amount Financed	
ADE-IN: u have traded in 2007 CHEVROLET	EQUINOX LT A	2CNDL73FX76042660	Cash Price (including sales tax of \$ 1132.86)	
Year and Make I balance is still owing on the vehicle you have traded in, the security is free from lien, claim, encumbrance or security.	Description Seller will pay off this amount on ity interest, except as shown ab	CUANCESCAFE KFRI	Cash Downpayment S NA	
"Lien Payoff." OPERTY INSURANCE: You may choose the person through w	from insurance is obtained again	min and the second colored (CPVZ MIII)	Trade-in Value of Trade-in	
bility arising out of use or ownership of the Vehicle. In this Con EDIT INSURANCE IS NOT REQUIRED: Credit the Insurance to be provided unless you sign below and agree to pay the ac the reverse side. Your insurance certificate or policy will tel	e and Credit Disability Insurant Iditional cost(s). Please read the I you the MAXIMUM amount of	101 e	\$ 7900.00 Lien Payoff to ALLENTOWN EMP \$ 8335.00	PLOY
I be for the term of the credit. We may receive financial ben signing, you select Single Credit Life Insurance, What is your	elit from your purchase of cred By signing, you select Single	li e	Unpaid Cash Price Balance \$ 27732.86	
ich costs \$ NA age? Ye		sts a NA age? Years red for Single Credit Accident & Health Insurance	Document Preparation Fee \$ 103.00 Amount Paid to Others on Your Behalf	
mature of Buyer to be insured for Single Credit Life Insurance signing, you both select Joint edit Life Insurance, which costs \$	By signing, you both select Jo	int Credit What are Percentage	(We may retain a portion of amounts marked *.) To Public Officials for:	
July your ages	_ 1	insured %	License, Tags and Registration \$ 66.70	
matures of both Buyers to be insured for Joint Credit Life Insurance	2. Signatures of both Buyers to Credit Accident & Health In-	o be insured for Joint surance	S 5, 00 To Credit Insurance Company S NO *	
surer: IRCHASE OF THE VEHICLE AND TERMS; You agree to purchase	, under the terms of this Contra	ct, including the terms in the boxes above, the	s NA •	
lowing motor vehicle and its extra equipment, which is called the <u>N/U</u> Year and Make Series Body St		ck Ton Capacity Serial Number	To GATEWAY KIA OF QUE	AKE
KIA	N 4 DOOR 4	KNDPBCA28B7031727	\$ 5.00 *	
	opd. Other myl Top not to a sales finance company w	high is the "Acciones " If the Assignes sesions	\$ 616.00	
e Contract to a subsequent assignee, the term also refers to s iller in this Contract and in the Security Agreement shall belo	uch subsequent assignee. After ng to and be enforceable by the	the assignment, all rights and benefits of the	Tos NA •	
O-SIGNER: Any person signing the Co-Signer's Agreement belows and to perform all agreements in this Contract. Co-			To ALLENTOWN EMPLOYE	EE F
O-OWNER: Any Co-Owner signing below gives us a security in ind Buyer(s), to perform all agreements in the Security Agreeme	terest in the Vehicle and agrees	s separately and together with all Co-Owner(s)	For NEGATIVE EQUITY	
ROMISE TO PAY: You agree to pay us the Total Sale Price for t sove, and paying us the Amount Financed plus interest. You omise to make payments on or before the same day of each m	promise to make payments in	accordance with the Payment Schedule. You	\$ NO	
ay become due under the terms of this Contract. You agree torneys fees if Seller or Assignee hires an attorney to collect a ou agree to make payments at the place or to send payments t	to pay the Seller or Assignee or mounts due under this Contract	osts of suit. You also agree to pay reasonable t or to protect or get possession of the Vehicle.	Amount Financed	*
you. COURTY AGREEMENT: To secure the payment of all sums due quired obligations under this Contract, you give a security in tris (called "accessions") attached to the Vehicle at any later is	terest in the Vehicle, in all me, and in any proceeds of	includes any money which is now or may in the Assignee may do this without any prior notice ADDITIONAL TERMS AND CONDITIONS: THI	to you. S CONTRACT CONTINUES ON THE REVERSE	
e Vehicle, including insurance proceeds. The Assignee may so npaid under this Contract against any of your money on d the Annual Percentage Rate may be nego	eposit with Assignee. This	SIDE. YOU ARE OBLIGATED TO ALL THE TERM FRONT AND REVERSE SIDES. The Seller may assign this C		
eceive a part of the Finance Charge. y signing below, we agree to sell the Vehicle to you under the b	erms of this Contract.	NOTICE TO BUYER—DO NOT SIGN THE ENTITLED TO AN EXACT COPY OF THE PROTECT YOUR LEGAL RIGHTS.	HIS CONTRACT IN BLANK, YOU ARE	
GATEWAY KIA OF QUAKERTOW	1	BUYER Jerishere	Beg = 08/19/20	11
Bay Katy	-08/40/2011	BUYER Stoff	08(19/20	11
co-SIGNER: YOU SHOULD READ THE MOTICE TO CO-SIGNER, co-SIGNER'S AGREEMENT: You, the person (or persons) signifi ou intend to be legally bound by all the terms of this Contract went though we will use the proceeds only for the Buyer's be- ecurity interest. You also acknowledge receiving a completed of	ng below as "Co-Signer," promise , separately and together, with the lefit. You agree to pay even the	e to pay to us all sums due on this Contract an the Buyer. You are making this promise to indu	d to perform all agreements in this Contract. see us to make this Contract with the Buyer,	
Co-Signer's Signature		Address	Date	
Co-Signer's Signature		Address	Date On the Vehicle give us a Security Interest in	
O-OWNER'S SECURITY AGREEMENT: You, the person signing be to Vehicle identified above. You agree to be bound by the tern curity interest to induce us to make this Contract with the Buy hich might be due after repossession and sale of the Vehicle.	is of the Security Agreement an	d all other parts of this Contract except the "P	romise To Pay" section. You are giving us the	
o-Owner's Signature	A	ddress	Date	
	PLICABLE ACKNOWLE	EDGE RECEIPT OF A COMPLETE	COPY OF THIS CONTRACT AT	
UYER, CO-SIGNER AND CO-OWNER, AS AP	206-	(B		
EUYER, CO-SIGNER AND CO-OWNER, AS AP HE TIME OF SIGNUNG. UVER SSIGNMENT: The Seller assigns this Contract to the Ar 1 with full recourse. [1] with repurchase. If no box is checked	Signee, in acceptance with	CO-SIGNER the terms stated on the reverse side. The	CO-SIGNER OR CO-OWNER ne assignment is [] without recourse;	

ADDITIONAL TERMS AND CONDITIONS

ADDITIONAL TERM

AMOUNTHE TOTAL OF PAYMENTS IS COMPUTED: The Total of Payments is the sum of the
Amount Financed and the Finance Charge. The Finance Charge consists solely of interest
computed daily on the outstanding balance of the Amount Financed. The Finance Charge
shown on the front side has been computed on the assumption that we will receive all
payments on their scheduled due dates.

2. COMPUTING INTEREST: We will charge interest on a daily basis on the outstanding
balance subject to interest on each day of the loan term, including any period for which a
late charge is abott imposed. The daily interest rate is equal to the Annual Percentage the
divided by the number of days in that calendar year. Buyer agrees that because interest is
calculated on a daily basis, tale payments will result in additional interest (and, if applice,
a late charge, Early payments will result in less interest being charged. Early and/or late
payments will cause the amount of the final payment to change.

3. LATE CHARGE: Buyer agrees to pay a late charge for any payment not made within 10
days after its due date. The late charge will be due unpaid amount of the
payment. We will consider any part of a month in excess of 10 days to be a full month. The
late charge will be due when searce. No late charge will be due if the reason that the
payment is late is because, after default, the entire outstanding balance on this Contract is
tale charge seasesed on an earlier payment.

4. APPLICATION OF PAYMENTS: We will apply payments in the following order of priority:
interest, late charges, less and then principal.

5. REPAYMENTS: We mild papely, in full or in part, the amount owed on this Contract at

interest, late charges, less and then principal.

5. PREPAYMENT: You may peepsy, in full of in part, the amount owed on this Contract at any time without penalty. If you prepay the Contract in part, you agree to continue to make regularly scheduled payments until you pay all amounts due under this Contract. This will reduce the number of payments you will make. If you prepay in full, we will refund to you any unearned credit insurance premium you paid.

any uterimed cetal instance premium you plant.

(a) WAIVERS Y SELLER AND ASSIGNEE: We and Assignee waive the right to treat any property as security for the repayment of this Contract, except for the Vehicle and the other security specifically menhoned in this Contract.

(b) WAIVERS OF BURYER, OSIGNER AND CO OWNER: You agree to make all payments on or before they are due without our having to ask. If you don't we may enforce our rights without notifying you in advance, You give up any right you may have to require their whom the order our rights against you. You waive due difficence in collection and all defenses based on suretyship and impairment of collecteral or security.

impairment of collateral or security.

7. INTEREST AFTER MATURITY AND JUDGMENT: Interest at the rate provided in this Contract shall continue to accrue on the unpaid balance until paid in full, even after maturity and/or after we get a judgment against you for the amounts due. This will apply even if the maturity occurs because of acceleration. If at any time interest as provided for in this paragraph is not permitted by law, interest shall accrue at the highest rate allowed by

this paragraph is not permitted by use, interests are mental expensions and expensional processing at that INCOUNTY INTEREST: You will not permit anyone other han us to obtain a security interest or other rights in the Vehicle. You will pay all filing fees necessary for us to obtain and maintain our security interest in the Vehicle. You will assist us in having our security interest not on the Certificate of falte to the Vehicle. You will assist us in having our security interest not on the Certificate of falte to the Vehicle. You will pay the obligation or give away the Vehicle. If someone puts a lien on the Vehicle, you will pay the obligation

or give alway the Vehicle. It someone puts a mean will keep the Vehicle in good condition and not clear the limit.

9. YOUR PROMISES ABOUT THE VEHICLE: You will keep the Vehicle in good condition and repair. You will pay all taxes and charges on the Vehicle You will pay all costs of maintaining the Vehicle. You will not abuse the Vehicle or permit anything to be done to the Vehicle which will reduce its value, other than for normal wear and use. You will not use the Vehicle for illegal purposes or for him or lease. You will not move the Vehicle from your address shown on the front of this Contract to a new permanent place of garaging without notifying

show no the front of this Contract to a new permanent place of garaging without notifying us in advance.

10. YOUR PROBISES ABOUT INSUBANCE: You will keep the Vehicle insured against fire, theft and collision until all sums due us are paid in full. The insurance overage must be astificatory to us and pretect your interests and our interests at the time of any insured loss. The insurance must have used to a likely a proper of the policy. The insurance must have used in sums are in the policy. The insurance must have used to insurance in the state where the vehicle in permanently garaged. The insurance policy must provide us with at least 10 days' prior written notice of any cancellation or reduction in overage. On request, you shall deliver the policy or other evidence of insurance coverage to us. In the event of any less or damage to the Vehicle, you will immediately notify us in writing and file a proof of loss with the insurance. We may file a proof of loss who the charged in the properties of the properties. The properties of the propert

reging any insurance proceeds we receive to repair or replace the Vehicle if, in our opinion, if is economically feasible and you are not then in default under this Contract. Otherwise, we will apply the insurance proceeds to reduce the unpaid balance due us. The proceeding of the proceeding to the contract of the proceeding the proceeding to the contract of the proceeding the proceeding the proceeding to the proceeding the proceeding to th

(c) at the end of the Contract term; or (d) as provided for in a separate note or other credit instrument. If we advance any amounts on your behalf, it will not cure your default. The rights stated in this paragraph are in addition to our rights stated in other paragraphs for your failure to keep your promises to us. We may receive reasonable compensation for the services which we provide in obtaining any required insurance may 'be obtained through a licensed insurance agong the fall in certain state, the required insurance may 'be obtained through a licensed insurance agong the fall control of the provided insurance may be responsible to some or all of the underlying insurance risks and may receive compensation for assuming such risks.

such risks. 12. DEFAULT: In this paragraph, "You" means the Buyer, Co-Signer and Co-Owner, one of them. You will be in "Default" of this Contract if any one or more of the fol

one of them. You will be in "Default" of this Contract if any one or more of the following things happen:

(a) you do not make any payment on or before it is due, or (b) you do not keep any promise you made in this Contract or (b) you do not keep any promise you made in another Contract. Note, Loan or Agreement with Selier or Assigner, or (d) you made any uniture statement in the credit application for this Contract, or (e) you committed any furghty in connection with this Contract, or (f) you die, are convicted of a crime involving fraud or dishonesty, or are found by a court with jurisdiction to do so to be incapacitated; or (e) you file bankruptcy or insolvency proceedings against you; or (h) you take the Vehicle or allow someone less to use it in a way that causes it not to be overered by your insurance; or (l) you do menting that causes the Vehicle to be subject to confiscation by government authorites; or (l) you do something that causes the Vehicle to be subject to confiscation by government authorites; or (l) the Vehicle is lost stolen destroyed or desimbles having desagned.

informes; or (k) the Vehicle is lost, stolen, destroyed or damaged beyond economical repair, and not

fixed or found within a reasonable time; or (i) another creditor tries to take the Vehicle or your money on deposit with Assignee by

. (f) another creditor tries to take the Vehicle or your money on deposit with Assignee by legal process.

13. OUR RIGHTS IF YOU ARE IN DEFAULT OF THIS CONTRACT: If you are in Default of this goal process.

13. OUR RIGHTS IF YOU ARE IN DEFAULT OF THIS CONTRACT: If you are in Default of this Contract. We may also do the things specifically mentioned in this Contract. We may do not end to the things we may or are the following:

(a) ACCELERATION: We can degrand that you pay to us the entire unpaid balance owing on the Contract and all unpaid finance changes and other money due. You agree that you will pay this money to us in one single payment immediately upon receiving our demand.

(B) REPOSSSSION: We can repossess the Vehicle, unless prohibited by law. We can do this ourselves, have a qualified person do it for us, or have a government official (b). We may take any other things found in the Vehicle, but will return these things to you if you say, if you want these things board in the Vehicle was, if you want these things board in the Vehicle was, if you want these things to those things in the Vehicle was the may use your inconse plates in repossessing the Vehicle and taking it to a pega that we may dougoed those things without losing any rights.

dig DELAY IN ENFORCEMENT: We can delay in doing any of these things without losing any rights.

14. SOME THINGS YOU SHOULD KNOW IF WE REPOSSESS THE VEHICLE: If we repossess without using a governmental official (by replevin):

(a) NOTICE: We will send you a Notice of Repossession to your last address we know about. This Notice will tell you how to buy back (redeem) the Vehicle. You will NOT have the right to reinstate the Contract. This means you will have to pay the total balance on the contract and other amounts due, You may not get the Vehicle back by paying delinquent installments. This Notice will tell you other information required by law.

(b) REDEMPION: You have the right to buy back (redeem) the Vehicle. If you redeem the Vehicle, we will deliver the Vehicle to you at a place as provided by law, as soon as it casonably possible, but in not more than ten (10) business days of our receipt of the funds required. If you don't redeem, we will self the Vehicle. The product of the funds required. If you don't redeem, we will self the Vehicle. The money received at sale will be used to pay costs and expenses you owe, and then to pay the amount you owe on the Contract.

(c) SURPLUS OR DEFICIENCY: If there is money left, we will pay it to the Buyer. If there is not the product of the product in the payer.

Contract
(d) SURPLUS OR DEFICIENCY: If there is money left, we will pay it to the Buyer. If there is not enough money from the sale to pay what you owe, Buyer and Co-Signer agree to pay what is still owed to us.

(e) EXPENS: To us agree to pay the costs of repossessing, storing, repairing, preparing for sale and selling the Vehicle as may be allowed by law. These costs will only be due it:
(1) default exceeds 15 days at the time of repossession;
(2) the amount of, thing, posts are actual, necessary and reasonable; and,
(3) we can prove the Costs were paid.

(3) we can prove the costs were paid.
15. HEIRS AND PERSONAL REPRESENTATIVES BOUND: After your-death, this Contract shall be enforceable against your heirs and personal representatives of your estate.
16. GOVERNING LAW: This Contract is to be interpreted according to the law of

Pennsylvania.

17. SFVERABILITY OF PROVISIONS: If for any reason any part of this Contract shall become illegal, void or unemforceable, that part shall not be a part of this Contract.

18. ASSIGNMENT BY BUYER: Buyer shall not tassign this Contract.

19. THERE ARE NO WARRANTIES BY SELLER, EXPRESSED OR IMPLIED, INCLUDING THE WARRANTIES OF MERCHANTABILITY AND FTINESS FOR ARTICULAR PURPOSE, UNLESS WE PROVIDED TO YOU A SEPARATE WRITTEN WARRANTY.

Buyer's Guide Window Sticker. If the Car which is described on the face of this Contract has a Buyer's Guide Window Sticker required by the Federal Trade Commission Used Car Trade Regulation Rule, the following notice applies:

The information you see on the window form for this Yehicle is part of this Contract. Information on the window form overrides any

CONTROL OF THE CONTRO

NOTICE OF PROPOSED CREDIT INSURANCE

The signer(s) of this Contract hereby take(s) notice that Group Credit Life Insurance coverage or Group Credit Life and Disability Insurance coverage will be applicable to this Contract if so marked on the front of this Contract, and each such type of coverage will be written by the insurance company named. This insurance, subject to acceptance by the insurer, covers only the person or persons signing the request for such insurance. The amount of charge is indicated for each type of Credit Josurance to be purchased. The term of insurance will commence as of the date the indebtedness is incurred and will expire on the original scheduled maturity date of the indebtedness. Subject to acceptance by the insurer and within 30 days, there will be delivered to the insured debtor(s) a certificate of insurance more fully describing the insurance. In the event of prepayment of the indebtedness, a refund of insurance charges will be made when due.

NOTICE: SEE OTHER SIDE FOR IMPORTANT INFORMATION. THE PROVISION BELOW IS NOT PART OF THE PENNSYLVANIA MOTOR VEHICLE INSTALLMENT SALE CONTRACT BETWEEN THE BUYER AND SELLER. ASSIGNMENT

To induce you, the "Assignee" identified on the face of this Contract or as follows.

To induce you, the "Assignee" identified on the face of this Contract or as follows.

To induce you, the "Assignee" identified on the face of this Contract or as follows.

(Name)

To purchase the within Contract, the 3eller hereby warrants and represents, and continues to warrant and represent that the safe has been made in strict conformity with all applicable dedrast, state and local laws and regulations, including, but not limited to, Article 2 of the Pennsylvania Uniform Commercial Code (13 Pa.C.S.A. §\$2[01] et seq); our title to the Contract and the Vehicle covered thereby is absolute, free of all liens, encombrances and security interests, and is subject only to the Buyer as set forth therein; the Contract is genuine, the displantures thereon are not forgetes, arose from the sale of the Vehicle, and all parties therebe are of this gas and had capacity to contract, the description of the Vehicle and extra equipment is complete and correct, the cash downsylment and/or trade-in allowance were actually received and no part thereof consisted of notes, post-dated checks, other credit advanced by us to Buyer or rebaltes or similar payments from us to the Buyer chewever manufacturer rebaltes may constitute all or a particle of the contract and statements therein are brus, there is owing thereon the Amount Financed plus interest at the Amount Foreign Contract on the Contract of th

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M)	V-1 (4-10)				I. TAX/FEES	
۱. چ	WAKE OF VEHICLE VEHICLE IDENTIFICATION NUMBER (VIN) IF TRACING RESERVED THIS GENERAL SECURELY TO REVERSE SIDE OF THIS GENERAL SECURELY TO REVERSE SIDE OF THIS GENERAL SECURE SE	28B7Ø31727	ODY TYPE (SDN, TK, US. SWAGON 4 I	CARL CONTRACTOR OF THE PROPERTY OF THE PROPERT	PURCHASE PRICE (See Note on Reverse)	26781.0
VEHICLE	GROSS VEHICLE WT FUEL TYPE IT GASOLINE DIN/MECHANIC# ARTING THE TOTAL THE THE THE TOTAL THE TOTA	UTHORIZED NOTARY PUBL ECHANIC (PRINT NAME)		CTION	LESS TRADE-IN	7900.0
	CHECK THE APPROPRIATE BLOCK IF THE VEHICLE IS I certify that I have verified that a legible tracing cannot be secured and that the above VIN and vehicle weight information listed here and in Section F are correct.				TAXABLE AMOUNT	18881.0
3.	SHANEBERGER KERI CO-PURCHASER LAST NAME FIRST NAME MIDDLE NAME	PA DL/PHOTO ID# O		1	SALES TAX X 5% (08), X 7% (07) OR X 8% (08) * (Sco Note on Reverse)	1132.8
APPLICANT INFORMATION	SHANEBERGER STEPHEN R		51.00		LESS TAX CREDIT	
	RR7 BOX 1267 CITY STATE ZIP CODE	DATE ACQUIRED/ PURCH 10 10 /	2011		1 SALES TAX DUE	1132.8
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	NOTE: If a co-purchaser other than your spouse is listed and you want the title to be listed as "Joint Tenants With Right of Survivorship" (On death of one owner, title goes to surviving owner.) CHECK HERE ①. Otherwise, the title will be issued as "Tenants in Common" (On death of one owner, interest of deceased owner goes to his/her heirs or estate.)			1 to 26 or 0) 1B. EXEMPTION NO.		
	NOTE. IF THE VEHICLE IS TO BE USED AS A DAILY RENTAL OR LEASED VEHICLE, CHECK THIS BLOC	IF BLOCK IS CHECKED	O, COMPLETE AND ATTACH			
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		DER FINANCIAL INSTITUTI			3. LIEN FEE	5.0
LIEN	PNC BANK, NA STREET 2730 LIBERTY AVENUE	2ND LIENHOLDER NAME STREET			4. REGISTRATION OR PROCESSING FEE	36.0
_	PITTSBURGH STATE ZIP CODE CITY 15222		MODEL YEAR	211 0000	FEE EXEMPT NUMBER AS ASSIGNED BY THE DEPARTMENT	
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	CERTIFY THAT ON MONTH BDAY 10 YEAR LESUING AGENT (PRINT NAME)			AGENT NO		
	AGENT ISSUED TEMPORARY REGISTRATION TO THE ABOVE APPLICANT, IN		85-9357			
	INFORMATION COMPLIANCE WITH ALL APPLICABLE PROVISIONS OF THE VEHICLE CODE AND DEPARTMENT REGULATIONS			TELEPHONE NO		
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CERTIFICATE

The undersigned, Janet L. Deringer, Assistant Secretary of PNC Bank, National Association does hereby certify as follows:

- 1. National City Bank was a wholly owned subsidiary of National City Corporation.
- 2. Effective December 31, 2008, National City Corporation merged with and into The PNC Financial Services Group, Inc. and National City Bank became a wholly owned subsidiary of The PNC Financial Services Group, Inc.
- 3. Effective as of November 6, 2009, National City Bank and pursuant to approval granted by the United States Office of the Comptroller of the Currency (as evidenced by the official certification dated November 6, 2009 attached hereto as Exhibit "A"), was merged with and into PNC Bank, National Association.
- 4. PNC Bank, National Association is a duly organized and existing national banking association (Charter Number 1316) and wholly owned subsidiary of PNC Bancorp, Inc. (a wholly owned subsidiary of The PNC Financial Services Group, Inc.), having its main office located at 222 Delaware Avenue, Wilmington, Delaware 19801 and using federal Employer Identification Number 22-1146430.

IN WITNESS WHEREOF, the undersigned has hereunto set her hand and affixed the seal of this Association this 6^{th} day of November, 2009.

Janet L. Deringer



Member of The PNC Financial Services Group One PNC Plaza 249 Fifth Avenue Pittsburgh Pennsylvania 15222 2707

